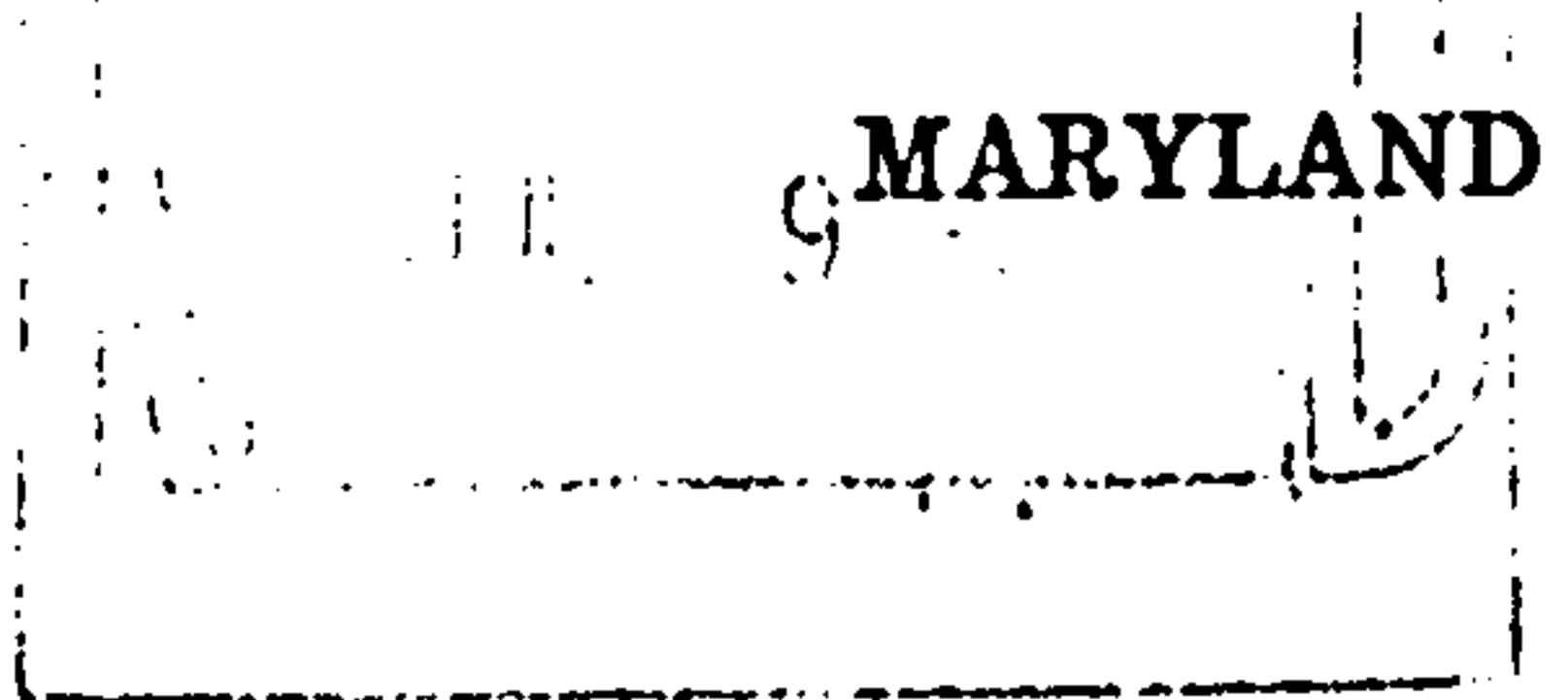


BOOK 51 PAGE 95 #371415
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JUN 17 1982 4243

VA Form 26-6318c (Home Loan)
Jul 1977. Use optional.
Section 1810, Title 38 U.S.C.
Acceptable to Federal National
Mortgage Association:

Purchase Money
DEED OF TRUST



Rec'd for Record June 28 19 82 At 3:43 O'clk PM Same Day Recorded & Ex'd per Charles L. Homan, Jr.

THIS DEED, made this 25th day of June, 1982, by and between

Edward R. Honeycutt and Donna K. Honeycutt, his wife,

party of the first part, and Shirley A. Stack and Leslie K. Glassberg, Trustee,
as hereinafter set forth, party of the second part:

WHEREAS, the party of the first part is justly indebted unto Ryland Mortgage Company,
10221 Wincopin Circle, Columbia, Maryland 21044

, a corporation organized and existing
under the laws of the State of Ohio, in the principal sum of Seventy Thousand
Six Hundred Seventy and 00/100ths----- Dollars (\$70,670.00), with interest from date at
the rate of fourteen and one-half per centum ($14\frac{1}{2}\%$) per annum on the unpaid balance until paid,
for which amount the said party has signed and delivered a certain promissory note bearing even date here-
with and payable in monthly installments of Eight Hundred Sixty-five and 39/100ths--- Dollars
(\$ 865.39), commencing on the first day of August, 1982, and continuing on the
first day of each month thereafter until the principal and interest are fully paid, except that the final pay-
ment of principal and interest, if not sooner paid, shall be due and payable on the first day of July
2012.

AND WHEREAS, the party of the first part desires to secure the prompt payment of said debt, and in-
terest thereon, when and as the same shall become due and payable, and all costs and expenses incurred in
respect thereto, including reasonable counsel fees incurred or paid by the said party of the second part or
substituted Trustee, or by any person hereby secured, on account of any litigation at law or in equity
which may arise in respect to this trust or the property hereinafter mentioned, and of all money
which may be advanced as provided herein, with interest on all such costs and advances from the
date thereof.

NOW, THEREFORE, THIS INDENTURE WITNESSETH, that the party of the first part, in consideration of
the premises, and of one dollar, lawful money of the United States of America, to Edward R. Honeycutt
and Donna K. Honeycutt, his wife, in hand paid by the party of the second part, the
receipt of which, before the sealing and delivery of these presents, is hereby acknowledged, has granted
and conveyed, and does hereby grant and convey unto the party of the second part, as Trustee, its succes-
sors and assigns, the following-described land and premises, situate in the county of Frederick and
State of Maryland, to wit:

Lot numbered FOUR (4) as shown on a subdivision plat entitled "Plat One, Subdivision of
Parcel "G", Section Eight, HILLCREST ORCHARDS", as recorded in Plat Book 22, folio
194, among the Land Records of Frederick County, Maryland.

Said land and improvements being now or formerly known as: 507 Ellrose Court,
Frederick, Maryland 21701.

together with all the improvements in anywise appertaining, and all the estate, right, title, interest, and
claim, either at law or in equity, or otherwise however, of the party of the first part, of, in, to, or out of the
said land and premises; and all fixtures now or hereafter attached to or used in connection with the prem-
ises herein described and in addition thereto the following described household appliances, which are, and
shall be deemed to be, fixtures and a part of the realty, and are a portion of the security for the indebted-
ness herein mentioned; Range Oven; Dishwasher; Disposal; Vent Fan; Wall-to-wall
carpeting, Window Screens; Smoke Detector, Washer, Dryer and Refrigerator.

FILED FEBRUARY 8, 1985